10

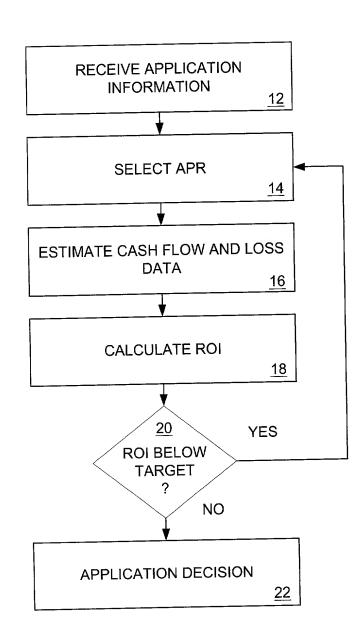


FIG. 1

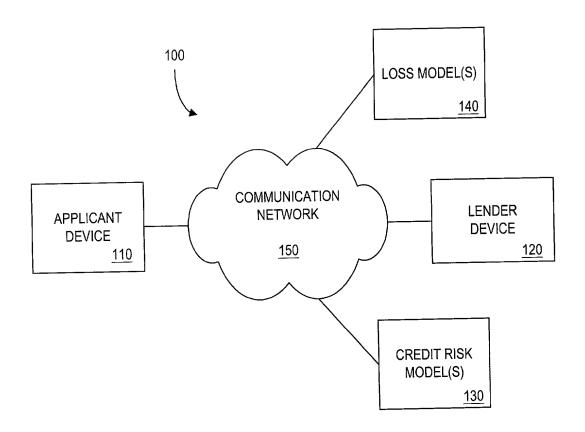


FIG. 2

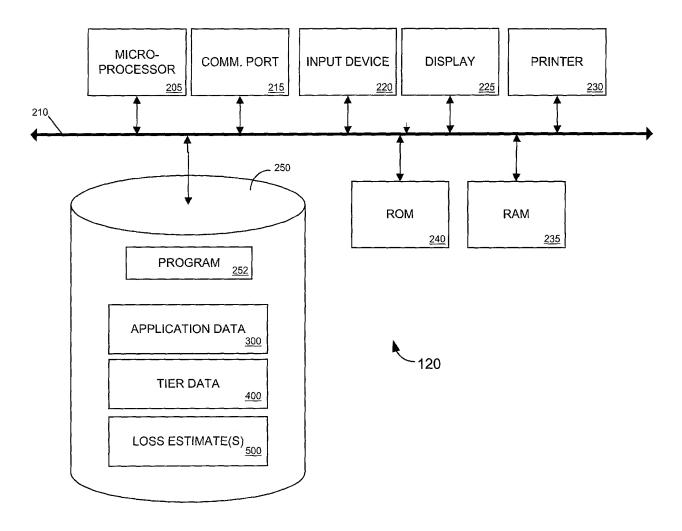


FIG. 3

300

H C	TINACI ICON	COLLATERAL	CREDIT	C L
APPLICANI	INFORMATION	INFORMATION	INFO	XIIIIO
302	304	306	308	310
555-55-5555	JOHN DOE, 1 MAIN ST., NEW WDBGA43G3VA349083; YORK, NY 10001	WDBGA43G3VA349083; 70K Mi	FICO 700	\$30K; 20% Down; 7% Income Ratio
9999-99-999	JANE DOE, 5 HIGH ST., AMES, IA 55555	. 1FALP42T4SF165711; 100K mi	FICO 600	\$17K; 15% Income Ratio
777-77-777	SAM SNEAD, 1 PARK AVE, HOBBES, NM 87000	MZGE16F201123456; 50K Mi	FICO 670	\$35K; 10% Down; 20% Income Ratio

FIG. 4



PRODUCT IDENTIFIER 402	PRODUCT DESCRIPTION 404	ROI TARGET 406
102	404	400
L0001	LEASE; Pymt/Income Ratio <10%; FICO >685	10%
L0002	LEASE; Pymt/Income Ratio10-40%; FICO 665-684	12%
L0003	LEASE; Pymt/Income Ratio 10-40%; FICO 665-684; Lease Term >48 Mo	15%
F0001	FINANCE (14.95%APR); Pymt/Income Ratio <20%; FICO >800	10%
F0002	FINANCE (17.95%APR); Pymt/Income Ratio <20%; FICO 600-799	12%
F0003	FINANCE (19.95%APR); Pymt/Income Ratio <18%; FICO 400-599	15%

FIG. 5

200

APPLICANT IDENTIFIER: 555-55-5555	IFIER: 555-55-555			<u>502</u>
TERMINATION	REPOSESSION	EARLY PAYOFF	INSURANCE LOSS	EARLY TURN-IN
504	206	208	510	512
2	00:00	0.03	0.09	0.35
က	0.03	0.07	0.17	0.59
4	0.11	0.12	0.26	0.90
:	:	:	:	÷
29	12.45	7.2	5.58	61.52
09	12.65	7.57	5.75	61.80

FIG. 6

